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Amendment and Response to Final Office Action

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently Amended) A method, comprising:

maintaining, by a processing agent system comprising one or more server computers, a data repository of registered users, the data repository comprising information for a first network user having a first registration status that is set to an open status indicating that the processing agent system will process payment requests on behalf of the first network user to both preferred payees included in a plurality of preferred payees and to at least one other payee not included in the plurality of preferred payees;

receiving, by [[a]] the processing agent system, information identifying a second network user;

determining, by the processing agent system responsive to receiving the information identifying the second network user, a credit risk associated with making payments on behalf of the second network user;

setting, by the processing agent system based at least in part on the determined credit risk, a second registration status for the second network user to one of (i) a closed status indicating that the processing agent system will only process payment requests on behalf of the second network user to the preferred payees included in the a defined plurality of preferred payees; payees; or (ii) an open status indicating that the processing agent will process payment requests on behalf of the network user to either the preferred payees or and to other payees not included in the defined plurality of preferred payees;

transmitting, from the processing agent system for presentation to the first user, when the registration status is set to the closed status, a closed an open payment screen that only allows payment to both the preferred payees and the at least one other payee; and any of the defined plurality of preferred payees, and

transmitting, from the processing agent system for presentation to the second user, ~~when the registration status is set to the open status, an open~~ a closed payment screen that only allows payment to either any of the defined plurality of the preferred payees, payees or ~~to one of the other payees, payees;~~

~~wherein the prior steps are performed by one or more server computers associated with the processing agent.~~

2. (Currently Amended) The method of claim 1, wherein receiving information identifying a second network user comprises receiving information identifying the second network user from a sponsor of the second network user.

3-11. (Canceled)

12. (Currently Amended) The method of claim 1, wherein setting ~~the a~~ a second registration status comprises setting the second registration status when the ~~defined~~ plurality of preferred payees is determined by an entity other than the second network user.

13. (Currently Amended) The method of claim 12, wherein setting ~~the a~~ a second registration status comprises setting the second registration status when the entity is a sponsor of the second network user.

14. (Currently Amended) The method of claim 12, wherein setting ~~the a~~ a second registration status comprises setting the second registration status when the entity is the processing agent.

15. (Currently Amended) The method of claim 1, wherein setting ~~the a~~ a second registration status ~~associated with the network user to one of the open status or the closed status~~ comprises setting the second registration status based at least in part upon the identity of a sponsor of the second network user.

16. (Canceled)

17. (Withdrawn) A method for making a payment on behalf of a network user, comprising:
receiving, via a network, information identifying a network user and a request to make
payment on behalf of the identified network user;

selecting one of a first mode and a second mode of operation based on the received
information;

if the first mode of operation is selected, executing the request to make a payment on
behalf of the network user to any payee designated in the received request; and

if the second mode of operation is selected, executing the request to make a payment on
behalf of the network user only if one of a plurality of payees is designated in the received
request.

18. (Withdrawn) A method for enrollment in an electronic payment service, comprising:
receiving a request, via a network, to enroll a network user in an electronic payment
service, the request including information associated with the network user;

enrolling the network user based on the received information;

assigning a first user status to the enrolled network user;

subsequent to assigning the first user status to the enrolled network user, determining a
credit risk associated with making payments on behalf of the enrolled network user based on the
received information; and

if the credit risk is below a predetermined threshold, changing the first user status to a
second user status;

wherein with the first user status assigned, a payment will be made on behalf of the
enrolled network user to one of a plurality of payees, the plurality of payees being determined by
other than the enrolled network user; and

wherein with the second user status assigned, a payment will be made on behalf of the
enrolled network user to any payee designated by the enrolled network user.

19. (Withdrawn) The method of claim 18, wherein:
 - the network user is enrolled during a real-time communications session;
 - the first user status is assigned during the real-time communications session; and
 - the credit risk is determined subsequent to the real-time communications session.
20. (Withdrawn) The method of claim 19, further comprising:
 - receiving a request to execute a payment on behalf of the network user during the real-time communications session; and
 - accepting for execution the received request during the real-time communications session.
21. (Withdrawn) The method of claim 18, wherein:
 - enrolling the network user includes verifying the received information; and
 - the information associated with the network user is at least one of 1) information identifying the network user, and 2) information identifying a financial account associated with the network user.
22. (Withdrawn) The method of claim 18, further comprising:
 - executing a plurality of payments on behalf of the enrolled network user;
 - storing information associated with each of the executed plurality of payments;
 - determining a payment history status based upon the stored information;
 - if the determined payment history status is a first payment history status, assigning the enrolled network user the first user status; and
 - if the determined payment history status is a second payment history status, assigning the enrolled network user the second user status.
23. (Withdrawn) The method of claim 22, wherein:

executing a payment on behalf of the enrolled network user includes a debit to a financial account associated with the enrolled network user, the account maintained with a financial institution; and

the stored information associated with each of executed plurality of payments includes at least one of 1) information indicating if the debit associated with each respective payment resulted in that debit not being honor by the financial institution, 2) information indicating a number of payments executed on behalf of the enrolled network user, and 3) a date of execution of each respective payment.

24. (Previously Presented) A system, comprising:

a communications port configured to receive and transmit information via a network;

a memory configured to store information associated with providing electronic payment services; and

a processor in communication with the communications port and the memory and ~~e~~configured programmed to 1) receive, from the communications port, information identifying a network user, 2) determine, responsive to receiving the information identifying the network user, a credit risk associated with making payments by a processing agent on behalf of the network user, 3) set, based at least in part on the determined credit risk, a registration status for the network user to one of a closed status indicating that the processing agent will only process payment requests on behalf of the network user to preferred payees included in a defined plurality of preferred payees, or an open status indicating that the processing agent will process payment requests on behalf of the network user to either both the preferred payees ~~[[or]]~~ and to at least one other ~~payee~~ payees not included in the defined plurality of preferred payees, 4) direct, when the registration status is set to the closed status, the transmission of a closed payment screen that only allows payment to ~~any of the preferred payees; payee included in the defined plurality of preferred payees,~~ and 5) direct, when the registration status is set to the open status, an open payment screen that allows payment to ~~either any of the defined plurality of both the preferred payees or to one of and the at least one other payee, payees.~~

25. (Previously Presented) The system of claim 24, wherein the information identifying the network user is received from a sponsor of the network user.

26-34. (Canceled)

35. (Previously Presented) The system of claim 24, wherein the defined plurality of preferred payees is determined by an entity other than the network user.

36. (Previously Presented) The system of claim 35, wherein the entity is a sponsor of the network user.

37. (Previously Presented) The system of claim 35, wherein the entity is the processing agent.

38. (Previously Presented) The system of claim 24, wherein setting the registration status associated with the network user to one of the open status or the closed status is based at least in part upon the identity of a sponsor of the network user.

39. (Canceled)

40. (Withdrawn) A system for making a payment on behalf of a network user, comprising:
a communication port configured to transmit and receive information via a network;
a memory configured to store information associated with network users; and
a processor in communication with the communications port and the memory and configured to 1) receive, via the network and from the communications port, information identifying a network user, and a request to make payment on behalf of the identified network user, and 2) select one of a first mode and a second mode of operation;

wherein if the first mode of operation is selected, the processor is further configured to direct execution of the request to make payment on behalf of the network user to any payee designed in the received request; and

wherein if the second mode of operation is selected, the processor is further configured to direct execution of the request to make payment on behalf of the network user only if one of a plurality of payees is designated in the received request.

41. (Withdrawn) A system for enrollment in an electronic payment service, comprising:
a communications port configured to transmit and receive information via a network;
a memory configured to store information associated with providing an electronic payment service; and

a processor in communication with the communications port and the memory and configured to 1) receive, via the network and from the communications port, a request to enroll a network user in an electronic payment service, the request including information associated with the network user, 2) enroll the network user based upon the received information, 3) assign a first user status to the enrolled network user, 4) subsequent to assigning the first user status to the enrolled network user, determine a credit risk associated with making payments on behalf of the enrolled network user based on the received information, and 5) if the credit risk is below a predetermined threshold, changing the first user status to a second user status;

wherein with the first user status assigned, a payment will be made on behalf of the enrolled network user to one of a plurality of payees, the plurality of payees being determined by other than the enrolled network user; and

wherein with the second user status assigned, a payment will be made on behalf of the enrolled network user to any payee designated by the enrolled network user.

42. (Withdrawn) The system of claim 41, wherein:
the network user is enrolled during a real-time communications session;
the first status is assigned during the real-time communications session; and
the credit risk is determined subsequent to the real-time communications session.

43. (Withdrawn) The system of claim 42, wherein:

the processor is further configured to receive, via the network and from the communications port, a request to execute a payment on behalf of the network user during the real-time communications session, and accept for execution the received request during the real-time communications session.

44. (Withdrawn) The system of claim 42, wherein:

the processor is further configured to verify the received information to enroll the network user; and

the information associated with the network user is at least one of 1) information identifying the network user, and 2) information identifying a deposit account associated with the network user.

45. (Withdrawn) The system of claim 42, wherein:

wherein the processor is further configured to 1) direct execution of a plurality of payments on behalf of the enrolled network user, 2) store information associated with each of the executed plurality of payments in the memory, and 3) determine a payment history status based upon the stored information;

wherein if a first payment history status is determined, the processor is further configured to assign the first user status to the enrolled network user; and

wherein if a second payment history status is determined, the processor is further configured to assign the second user status to the enrolled network user.

46. (Withdrawn) The system of claim 45, wherein:

executing a payment on behalf of the enrolled network user includes a debit to a financial account associated with the enrolled network user maintained with a financial institution; and

the stored information associated with each of the plurality of payments includes at least one of 1) information indicating if the debit associated with each respective payment resulted the

debit not being honored by the financial institution, and 2) information indicating a number of payments executed on behalf of the enrolled network user.

47. (Canceled)

48. (Withdrawn) An article of manufacture for making a payment on behalf of a network user, comprising:

- a computer readable medium; and
- computer programming stored on the medium;
- wherein the stored computer programming is configured to be readable from the computer readable medium by a computer to thereby cause the computer to operate so as to: receive, via a network, information identifying a network user and a request to make payment on behalf of the identified network user;

- select one of a first and a second mode of operation based upon the received information;
- if the first mode of operation is selected, executing the request to make a payment on behalf of the network user to any payee designated in the received request; and

- if the second mode of operation is selected, executing the request to make a payment on behalf of the network user only if one of a plurality of payees is designated in the received request.

49. (Withdrawn) An article of manufacture for enrollment in an electronic payment service, comprising:

- a computer readable medium; and
- computer programming stored on the medium;
- wherein the stored computer programming is configured to be readable from the computer readable medium by a computer to thereby cause the computer to operate so as to: receive a request, via a network, to enroll a network user in an electronic payment service, the request including information associated with the network user;
- enroll the network user based upon the received information;

assign a first user status to the enrolled network user;
subsequent to assigning the first user status to the enrolled network user, determine a credit risk associated with making payments on behalf of the enrolled network user based upon the received information; and

if the credit risk is below a predetermined threshold, change the first user status to a second user status;

wherein with the first user status assigned, a payment will be made on behalf of the enrolled network user to one of a plurality of payees, the plurality of predetermined payees being determined by other than the enrolled network user; and

wherein with the second user status assigned, a payment will be made on behalf of the enrolled network user to any payee designated by the enrolled network user.

50-55. (Canceled)

56. (Previously Presented) A system, comprising:

means for maintaining, by a processing agent system comprising one or more server computers, a data repository of registered users, the data repository comprising information for a first network user having a first registration status that is set to an open status indicating that the processing agent system will process payment requests on behalf of the first network user to both preferred payees included in a plurality of preferred payees and to at least one other payee not included in the plurality of preferred payees;

means for receiving, by [[a]] the processing agent system, server-computer, information identifying a second network user;

means for determining, by the processing agent system server-computer responsive to receiving the information identifying the second network user, a credit risk associated with making payments on behalf of the second network user;

means for setting, by the processing agent system server-computer based at least in part on the determined credit risk, a second registration status for the second network user to one of (i) a closed status indicating that the processing agent system server-computer will only process

payment requests on behalf of the second network user to the preferred payees included in the a defined plurality of preferred payees; payees, and or an open status indicating that the processing agent server computer will process payment requests on behalf of the network user to either the preferred payees or to other payees not included in the defined plurality of preferred payees;

means for transmitting, from the processing agent system for presentation to the first user, server computer when the registration status is set to the closed status, a closed an open payment screen that only allows payment to both the preferred payees and the at least one other payee; and any of the defined plurality of preferred payees, and

means for transmitting, from the processing agent system for presentation to the second user, server computer when the registration status is set to the open status, an open a closed payment screen that only allows payment to either any of the defined plurality of the preferred payees, payees or to one of the other payees.

57. (Canceled)

58. (Canceled)

59. (Canceled)

60. (Currently Amended) The method of claim 62, wherein determining the credit risk comprises determining a first credit risk, and further comprising:

determining, subsequent to setting the second registration status, a second credit risk associated with making payments on behalf of the second network user,

wherein changing the second registration status to the other of the open status or the closed status comprises changing the second registration status based at least in part on the determined second credit risk.

61. (Currently Amended) The method of claim 1, wherein a payee is included in the defined plurality of preferred payees as a result of (i) an agreement between the payee and the processing

agent, (ii) an agreement between a sponsor associated with the network user and the processing agent, or (ii) an analysis of a history of payments directed to the payee.

62. (Currently Amended) The method of claim 1, further comprising:
changing the second registration status to the ~~other of the closed status or the open status.~~

63. (Currently Amended) The method of claim 62, further comprising:
notifying the second network user of the change in the second registration status.

64. (Currently Amended) The method of claim 62, ~~wherein the registration status is initially set to the closed status, and~~ further comprising:
receiving a request from the second network user to upgrade from the closed status to the open status, wherein the second registration status is changed from the closed status to the open status responsive to the received request.

65. (Currently Amended) The method of claim 62, further comprising:
storing a payment history associated with the second network user, wherein the second registration status is changed based on the stored payment history.

66. (Currently Amended) The method of claim 65, wherein changing the registration status based on the stored payment history includes at least one of (i) determining a length of time the second network user has been registered for payment processing, (ii) determining a number of payments directed by the second network user, (iii) determining a number of payments directed by the second network user for which a debit was not honored, or (iv) determining a function relating to a number of payments directed by the second network user for which a debit was not honored to a total number of payments directed by the second network user.

67. (Canceled)

68. (Canceled)

69. (Currently Amended) The system of claim 24, wherein the processor is further programmed configured to:

set the registration status to the closed status prior to determining the credit risk and during a real-time communication session with the network user,

wherein the registration status is set to the open status outside a real-time communication session with the network user.

70. (Currently Amended) The system of claim ~~72~~, 70; wherein ~~determining a~~ the credit risk comprises ~~determining~~ a first credit risk, and wherein the processor is further programmed configured to:

determine, subsequent to setting the registration status, a second credit risk associated with making payments on behalf of the network user, and

change the registration status to the other of the open status or the closed status based at least in part on the determined second credit risk.

71. (Currently Amended) The system of claim 24, wherein a payee is included in the ~~defined~~ plurality of preferred payees as a result of (i) an agreement between the payee and the processing agent, (ii) an agreement between a sponsor associated with the network user and the processing agent, or (ii) an analysis of a history of payments directed to the payee.

72. (Currently Amended) The system of claim 24, wherein the processor is further programmed configured to:

change the registration status ~~from~~ to ~~[[the]]~~ an other of the closed status or the open status.

73. (Currently Amended) The system of claim 72, wherein the processor is further programmed configured to:

notify the network user of the change in registration status.

74. (Currently Amended) The system of claim 72, wherein the registration status is initially set to the closed status, and wherein the processor is further programmed econfigured to:

receive, via the network and from the communications port, a request from the network user to upgrade from the closed status to the open status, wherein the registration status is changed from the closed status to the open status responsive to the received request.

75. (Currently Amended) The system of claim 72, wherein the processor is further programmed econfigured to:

store a payment history associated with the network user in the memory, wherein the registration status is changed ~~from~~ to the other of the closed status or the open status based on the stored payment history.

76. (Currently Amended) The system of claim 75, wherein the change in changing the registration status based on the stored payment history includes at least one of (i) determining a length of time the network user has been registered for payment processing, (ii) determining a number of payments directed by the network user, (iii) determining a number of payments directed by the network user for which a debit was not honored, or (iv) determining a function relating a number of payments directed by the network user for which a debit was not honored to a total number of payments directed by the network user.

77. (New) The method of claim 1, further comprising:
changing the first registration status to the closed status.